

## HOME OWNERSHIP IS COMMENDABLE DESIRE

Rev. Clark Declares Homes of Nation Depict Its Character to Observer.

### HOME BUILDS CHARACTER

President of Ministerial Union Says That If Home Fails Church Is Shorn of Its Strength and Community Crumbles.

By Rev. W. Thorburn Clark, President Ministerial Union of Richmond.

Some time ago I stood upon the street and watched the excavation being made for a large government building. The steam shovel dug persistently into the earth, and workmen were busy here and there at their appointed tasks. The excavation was deep and wide, and into it went the best material, which was handled by skilled workmen. This foundation was to be out of sight from the passing multitude, but it must be as substantial as human industry can make it; for upon it is to rise the great Federal Reserve bank. Not only does the building need a foundation, but the nation itself requires one, and the home is the foundation of the nation.

Show me the homes of a nation and I can tell you what kind of a nation it is; show me the homes of a community, and I can tell you the character of the community. Four walls and a roof do not make a home; atmosphere creates a home, the atmosphere of confidence, of love, of spirituality; with these the humble cottage on the hillside radiates joy, and without these, the mansion becomes but a prison house for the soul.

The first need of a home is a Godly woman. We are told in regard to the home from which John the baptist, the great forerunner of our blessed Lord, came, that his parents "were both righteous before God, walking in all the commandments and ordinances of the Lord blameless."

God pity the home with an ungodly mother, or a mother who is frivolous, and worldly-minded and indifferent to the spiritual welfare of her children.

If Behokai had been a woman of spirituality, she would have saved her husband much distress, her own anguish of soul, and her beloved son many years of exile from his native land.

**Over Higher Duties.**

No man has a right to feel that he has discharged his full duty to his family simply because he has put a coat over their heads, clothed their bodies, and provided their daily food. The duties of the home are for the physical needs of their young, but often man thereon devotes an immense amount of time and spiritual energy to nourish the spirit of his children as well as his wife.

There are few who are unabsorbed in the making of business, that they neglect the higher obligation of making a home. They are so preoccupied in the building of a fortune for their children that they have no time for building character in their children and time and again the money thus become a curse to those very children.

Many a boy learns to swear because he overhears the oaths that fall from his father's lips, unguarded as that other may be in trying to teach the knowledge of his duty in this respect from the lad. Much of the neglect of the house of God, and Sabbath desecration, upon the part of the young can be traced directly to parental influence.

Dr. John Roach Straton tells in a sermon of walking on a recent Sunday evening toward his church, when he passed a group of boys gathered under a street lamp; they were indulging in swearing, and among the swearers was a boy whose family he knew. A short distance along the street he passed the boy's home, and saw through the window the father engaged in frivolous reading, with no thought of the house of God. The action of the boy was the reflection of the home.

What kind of a home are you giving your child? A home in which the influences are conducive to the building of the highest character, or one where true character will have to be built in spite of the environment?

**Commendable Desire.**

The desire for home ownership is a commendable desire, and every father ought to endeavor to give to his family a home of their own. In the picture of the ideal social condition drawn by the prophet Micah, he says: "But they shall sit every man under his vine, and under his fig tree; and none shall make them afraid." Every man should strive to possess the title to a home, but his desire should be that his heavenly Father also have a title to it, and that God should dwell in it, and then he can have two homes, one for time, and one for eternity. It may be a humble home of plain furnishings and unpretentious size, but if the altar of the spirit is there, and the spirit of devotion becomes a bulwark of salvation, for it brings the presence of Jehovah into the midst of the people. Except the Lord build it, the laborer in vain who builds it; except the Lord keep the watchman waketh in vain.

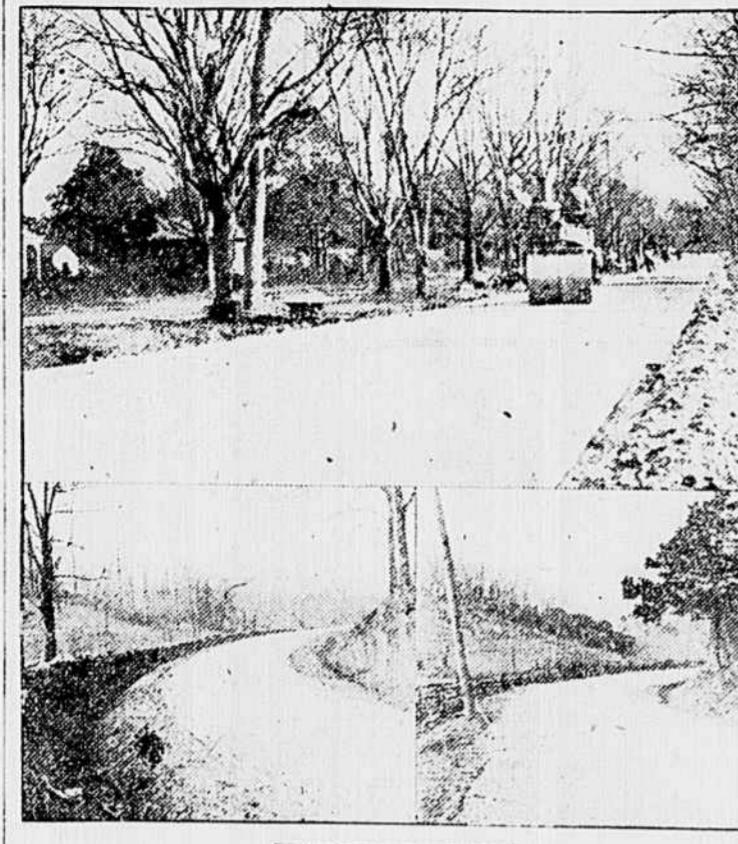
S. Trevor Jackson, Parry Crossley's biographer, tells of reading to the grandmothers of the "Tales of Mystery and Imagination." She said to him: "A Scotshman once told me that his country was greatly enriched from the time when he first heard the legend of the Grail." No Christian nation can be great which ignores the sacred Book. Read me those lines commencing "I am the way, the truth, and the life," and then know thyself—over again, and again, for thy friend cometh with her request.

Then kneeling down to Heaven's eternal King, the father, the husband prays:

"How glorious triumphant on eternal seats, where they all should meet in future days, there ever last in uncreated rays!" And in that verse, and Fairy Crossley, the stamp of the nation disappears, and I know that there does not exist long an infatuated place abiding the nation if heads of the family are propitious. The people of the nation are lost, and known to be lost, for the church is shown as its strength, the community crumbled, the state is unstable, the nation doomed.

The Great home is the greatest treasure a community can materialize, for the less the material possessions the more abundant is the unity where such homes are found.

## Stretches of Virginia Highway Completed With Federal Help



STRUCTION totaling 125,598 miles nineteen projects of asphaltic macadam, 26,784 miles, eleven projects of bituminous macadam, 18,502 miles, one project, bituminous concrete, 3,26 miles, one project, cement concrete, 10,000 miles, one project, concrete aggregate, 26,173 miles, and one local road project.

### Represent 136,143.

Of the Federal aid projects thirty-nine have been completed by the State, and twenty-two of this number have been approved by the Bureau of Public Roads, and are under construction now awaiting final inspection. These completed projects represent a total of 125,315 miles of road, sixteen of which are asphaltic macadam, gravel, nine water-bound macadam, two bituminous macadam, one bituminous concrete, and one asphaltic cement concrete project. Total payments have been made on those projects totaling \$182,352,48.

There are thirty-three projects now under construction and contracted for in thirty-one counties in the State. When completed, these will improve 181,616 miles of road, 51,822 miles on sand-clay, top-soil or gravel projects and 130,000 miles on cement projects, 49,672 miles on bituminous macadam projects, and 27,005 miles on cement-concrete projects. Total estimated cost of these projects by the Bureau of Public Roads is \$200,000,000. It is believed that the value of construction performed on all work undertaken to date is \$157,100,000.

The work is done under the direct supervision of the State Highway Commission, subject to the inspection and approval of the engineers of the Bureau of Public Roads and the Secretary of Agriculture. All plans and estimates are reviewed and approved by the United States engineer, who, in addition to inspecting and all payments of Federal aid are made upon vouchers approved by the engineers of the Bureau. The total payments to date on Federal aid contracts are \$1,061,000,000. This work has cost more than twice this amount by a small percentage, due to the fact that in some instances the cost per mile exceeds \$100, and the State has paid slightly more than 50 per cent of the cost of the project.

**State in Tenth District.**

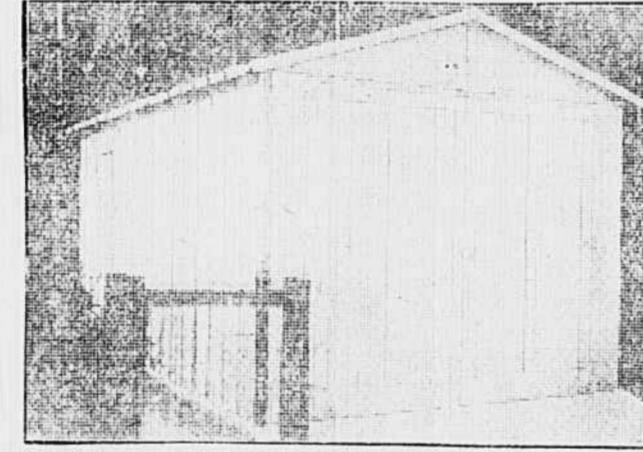
The Bureau of Public Roads has a 2 per cent fund for the administration of the roads. This Capital Fund has been divided into thirteen districts, with an engineer in charge of each one. The State is in the tenth district, which includes Maryland, Delaware, Pennsylvania, Ohio, West Virginia, North Carolina and Virginia. District headquarters are in Washington, D. C., and state highway commissioners assigned to look after its work and assist the highway commission in every way possible to carry out the work. At 1044½ East Main Street, there being one senior highway engineer and

a total mileage of 213,327. In this group we have twenty-nine projects for top-soil, sand-clay or gravel con-

## THE KERBER SYSTEM

**STANDARDIZED STEEL BUILDINGS**

For all kinds of Fireproof Buildings, Shops, Tool Houses, Barns, Storage Houses, Garages, Economical, Neat, Durable, Rigid, Strong.



We solicit your inquiries, which will receive our prompt attention.

### GENERAL SUPPLY CO.

SALES AGENTS,  
Real Estate Exchange Building, Phone Ran. 1326,  
Richmond, Va.  
Manufactured by VAILE & YOUNG, Baltimore, Md.

### J. A. CONNELLY & CO.

## HOMES FOR SALE

### Ginter Park

8 rooms, slate roof; large cellar; lot 100x250. \$8,900.00.

9 rooms, 2 baths, hardwood floors, hot-water heat; very attractive; lot 100x250. Owner moving to the country. \$16,500.00.

### West End

Hanover Avenue, 8 rooms, 2 baths, garage; 2 flats. Possession April 1. \$9,000.

Hanover Avenue, 9 rooms, bath, hardwood floors; detached. Immediate possession. \$11,000.00.

Grove Avenue, 9 rooms, bath, hardwood floors; detached. \$16,000.00.

### Farms

Everywhere and at any price.

### Forest Hill Park

9 rooms, stucco, hot-water heat; trees and shrubbery; corner lot, 80-foot lot. Immediate possession. \$10,500.00.

### Highland Park

8 rooms, brick, hot-water heat, large lot. \$8,000.00.

7 rooms, frame, gas and electric lights. Excellent location. \$4,000.00.

### Suburban

New, eight rooms, stucco, tile roof, electric lights; one-acre lot. Price, \$8,000.00.

Near car line; 4 acres; new stucco house. Will trade. \$5,500.00.

## J. A. CONNELLY & CO.

210 Mutual Building

Telephone Randolph 4200

## LOSSES BY FIRE IN U. S. THIRD LARGEST ON RECORD

The losses by fire in the United States during the year 1920, reached a total of \$372,975,000 as compared with \$219,551,000 in 1919, and 427,456,000 in 1918. The heaviest monthly loss of the year swelled the year's total to within slightly less than \$2,000,000 of the 1918 loss, thus making the 1920 record the third largest ever recorded in the United States, having surpassed only by 1918 and 1919, the year of the San Francisco conflagration.

The continued decreased production, the large stocks, and the low domestic consumption were due entirely to the generally depressed conditions of the world, which did not permit the absorption of as great quantities of copper as had been hoped for. Low consumption in the mining states, both in the United States and abroad, also decreased the demand for new copper.

Saleable features of the copper industry during 1920 were a small

hesitating demand, decreased production, continued small exports, particularly during the last half of the year, and labor troubles.

## RATE REDUCTION ASKED ON LUMBER

A meeting of the Southwestern Freight Bureau has been scheduled, and at this meeting the matter of a reduction in rates of Southern pine lumber will be taken up.

The directors of the Southern Pine Association have passed a resolution to the effect that "a reduction in the rates of Southern Pine lumber to any consuming markets should be accomplished by a proportionate reduction in the rates of Southern pine lumber to such destinations."



"The Real Estate House  
of Blue Ribbon Service."

The services of this firm are suggested to those who value association with a Real Estate Firm of proved successful business record.

The following departments are ready and able to serve your interests:

1. City Sales Department.
2. Farm Sales Department.
3. Rent Department.
4. Real Estate Loan Department.

We solicit your business on the grounds of the service we can render you in all matters relating to REAL ESTATE.

## Morton G. Thalhimer

First National Bank Building.

Randolph 54.

## Announcement

## ROSELAWN LAND CORPORATION

Invites attention to their beautiful tract of ground immediately adjoining Richmond College, within a quarter of a mile of the Country Club of Virginia and approximately the same distance from the Chamberlayne and other schools in the Westhampton section.

**THE RESTRICTED RESIDENCE LOTS** in this property are subdivided according to house sites, and city water is furnished each lot at a reasonable price. The Westhampton street car line has two stops on the property.

### SHADE TREES AND ROLLING GROUND

Are its distinctive features, not found in other sections near the city. To any one familiar with the Westhampton section it is evident that when this subdivision is sold out there will be no similar property at the prices which now prevail.

## Roselawn Land Corporation

W. P. LAWTON, JR., Pres.

WILLIAM W. CRUMP, Sec'y.

Inquiries Invited Through Golsan & Nash, Agents.